



Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	09/677,535
				Filing Date	10/02/2000
				First Named Inventor	Bruce BENT et al.
				Art Unit	3696
				Examiner Name	Daniel S. Felten
(use as many sheets as necessary)				Attorney Docket Number	049212-0103
Sheet	1	of	7		

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)			
	E59	WO - 02/42952	05-30-2002	COMMONWEALTH BANK OF AUSTRALIA	T <sup>6</sup>

NON PATENT LITERATURE DOCUMENTS					
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	E60	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, and Double Rock Corporation against Promontory Interfinancial Network, LLC and MBSC Securities Corporation, including Cover Sheet, Summons, Complaint and Rule 7.1 Statement, March 24, 2009, Case No. 09 CV 2675.			
	E61	Lawsuit by Island Intellectual Property LLC, Lids Capital LLC, and Double Rock Corporation against Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, including Cover Sheet, Summons, Complaint and Rule 7.1 Statement, March 24, 2009, Case No. 09 CV 2677.			

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	E63	Lawsuit by Promontory Interfinancial Network, LLC against Double Rock Corporation p/k/a Reserve Management Corporation and Lids Capital LLC, Amended Complaint, March 27, 2009, Civil Action No. 1:09 CV 316.			
	E64	Lawsuit by Island Intellectual Property LLC, Lids Capital, LLC, Double Rock Corporation and Intrasweep LLC, against Promontory Interfinancial Network, LLC, Deutsche Bank AG, Deutsche Bank Trust Company Americas and Total Bank Solutions, LLC, Complaint, April 14, 2009, Case No. 09 CV 3750.			
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	E66	Lawsuit by Promontory Interfinancial Network, LLC against Double Rock Corporation p/k/a Reserve Management Corporation, Island Intellectual Property LLC, Lids Capital LLC and Intrasweep LLC, Amended Complaint, April 15, 2009, Civil Action No. 3:09 CV 217.			
	E67	12 CFR Part 329 – Interest on Deposit, Source 51 FR 10808, March 31, 1986, 5 Sheets.			
	E68	AB 2011 Assembly Bill - BILL ANALYSIS, Senate Amendments, <a href="http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_cfa_20060811_161755_asm_floor.html">http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_cfa_20060811_161755_asm_floor.html</a> , 2006, pp. 1-3.			
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	E76	CMA, Insured Savings Account Fact Sheet, Merrill Lynch, Pierce, Fenner & Smith Incorporated, 1997, pages 49-57.		
	E77	CMA, The Investor Credit Line Service, Cost-Effective Financing for the '90s, Merrill Lynch, Pierce, Fenner & Smith Incorporated, 1997, pages 36-46.		
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	E79	Deposit Growth Strategies For Financial Institutions, New Sweep Account Helps Retain \$40 Million in Business Deposits, Vol. 7, No. 12, The Reserve Funds, May 2001, 1 Sheet.		
	E80	FDIC Federal Register Citations: Email from Bert Ely to Comments, 03/08/2006, Subject: Large-Bank Deposit Insurance Determination Proposal- RIN 3064-AC98 -- Regs@fdic.gov. Attached, also from FDIC Federal Register Citations: Email From American Banker, by Bert Ely, 02/24/2006, Viewpoint: FDIC's Account-Link Plan a Pointless, Costly Threat		
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	E84	Frost Bank, Member FDIC, Checking Accounts, 1 Sheet, September 19, 2003, <a href="https://www.frostbank.com/cgi-bin/ecomm/frost1/scripts/products/product_detail.jsp?BV...">https://www.frostbank.com/cgi-bin/ecomm/frost1/scripts/products/product_detail.jsp?BV...</a>		
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	E86	In The Know, Important Information About Your Account, Smith Barney Citigroup, 2005, 6 Sheets.		
	E87	Letter From Joseph A. DiNuzzo, Counsel, October 20, 1999, FDIC, Federal Deposit Insurance Corporation, 1 Sheet.		

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	E88	Letter From Roger A. Hood, Assistant General Counsel, July 16, 1986, FDIC, Federal Deposit Insurance Corporation, Legal Division, 1 Sheet.		
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	E90	Letter From Merle Y. Waldman, LEXSEE 1985 Sec No- Act., Lexis 1593, Securities Exchange Act of 1934 -- Section 15(a), January 8, 1985, 11 Sheets.		
	E91	Letter To Mr. James E. Creekman, Group Vice President, From Oliver Ireland, Associate General Counsel, August 1, 1995, 4 Sheets.		
	E92	Letter To Mr. Jonathan L. Levin, Esq., From Oliver Ireland, Associate General Counsel, October 18, 1996, 2 Sheets.		
	E93	Letter To Mr. L.P. Fleming, Jr., Esq., From Oliver Ireland, Associate General Counsel, February 7, 1995, 3 Sheets.		
	E94	Letter To Ms. Brenda L. Skidmore, Senior Vice President, From Oliver Ireland, Associate General Counsel, August 30, 1995, 4 Sheets.		
	E95	Merriam-Webster Online Dictionary, 10th Edition, Definition of "Associated", 2 Sheets.		
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	E98	Merrill Lynch & You, January 2000, "Financial Services The Way You Want, When You Want Them," 4 Sheets.		
	E99	Merrill Lynch, Pierce, Fenner & Smith Incorporated, "Information Statement," 2000, 12 Sheets.		
	E100	Money Fund Report, Bank of New York Adds Insured Sweeps Option, Friday, May 3, 2002, The Reserve Funds, 1 Sheet.		
	E101	Money Fund Report, Insured Cash Sweep Options Proliferate, Friday, June 1, 2001, The Reserve Funds, 1 Sheet.		

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	E102	Money Market Insight's, Goldman Sachs May Create Bank to Offer Insured Cash Sweeps, August 2002 Issue, 3 Sheets.		T <sup>6</sup>
	E103	MUNK, Merrill Makes New Push Into Traditional Banking, Dow Jones Newswires, January 3, 2003, 1 Sheet.		
	E104	O'BRIAN, "Money-Market Funds Suit Many Investors, But Proud Creator Frets About Extra Risk," Re-Printed From The Wall Street Journal, Monday, November 6, 2000, Dow Jones & Company, Inc., 2 Sheets.		
	E105	On Wall Street, Helping Brokers Build A More Successful Business, The Power of CASH, June 2002, 2 Sheets.		
	E106	On Wall Street, Helping Brokers Build A More Successful Business, Unusual Products For Unusual Times, May 2001, 2 Sheets.		
	E107	Online, www.usabancshares.com, Brave New World, 1999, 2 Sheets.		
	E108	Part: 2, Monetary Policy and Reserve Requirements, Subpart – Regulation D, Board Interpretations of Regulation D, Transaction Accounts – Linked to Time Deposits, Volume 1, Federal Reserve Regulatory Service, 2 Sheets.		
	E109	RING, National /Global, "Amex Spans The Globe in Retail Bank Buildup," November 27, 2000, 1 Sheet.		
	E110	Sweeping Your Firm Into FDIC Insured Deposits, Harken Financial Services, August 4, 2006, 8 Sheets.		
	E111	Testimony of Bruce R. Bent, CEO of The Reserve Funds, Before The Financial Institutions and Consumer Credit Subcommittee House Financial Services Committee U.S. House of Representative, Hearing On H.R. 758 and H.R. 859, March 5, 2003, 4 Sheets.		
	E112	The Depository Trust Company, B#: 3875, October 1, 2002, Settlement\Underwriting, From: Denise Russo, Director, Underwriting, 6 Sheets.		
	E113	The Insured Savings Account, Issuer Guide to Offering MMDAs Through Merrill Lynch, Merrill Lynch Money Markets, Inc., "Operational Guide To The Merrill Lynch MMDA Program 1986", September 1986 3 Sheets.		
	E114	The Reserve Funds, NJBA Endorses New Sweep Account Offers New Jersey Banks Deposit Growth, Retention, For Immediate Release, May 23, 2001, 1 Sheet.		

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Sheet	7	of	7	Application Number	09/677,535
				Filing Date	10/02/2000
				First Named Inventor	Bruce BENT et al.
				Art Unit	3696
				Examiner Name	Daniel S. Felten
				Attorney Docket Number	049212-0103

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.		T <sup>2</sup>
	E115	The Reserve Funds, "Objectives, Observations & Strategies For American Enterprises Inv., October 18, 2000, 11 Sheets.		
	E116	The Reserve Funds Press Release, "The Reserve Funds and Frontier Bank Partner to Offer Revolutionary Banking Product," 5 Sheets, August 1, 2000.		
	E117	The Reserve Funds, Reserve Management and Irwin Union Bank and Trust Company Partner to Offer The Reserve Return Sweep, For Immediate Release, March 8, 2001, 2 Sheets.		
	E118	The Unmatched Sweep Solution From The Cash Management Expert, 2 Sheets.		
	E119	WADDELL, "Sweeping Clean," Advisor, The Advisor to Advisors, 2 Sheets.		

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